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Attorney Docket No. 21866-013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Richard O'Connell

For: **SYSTEM AND METHODS OF VALIDATING AN AUTHORIZED
USER OF A PAYMENT CARD AND AUTHORIZATION OF A
PAYMENT CARD TRANSACTION**

July 17, 2001
Boston, Massachusetts

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the present application are the following documents:

- [X] Request for Filing New Patent Application under 37 C.F.R. 1.53(b);
- [X] Patent Application including Specification (34 pages); Claims (5 pages); and Abstract (1 page);
- [X] Twenty-three (23) Sheets of Informal Drawings - Figs. 1-19;
- [X] Declaration and Power of Attorney (unsigned); and
- [X] Check in the amount of \$445.00 for Patent Application Filing Fee.

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 617/542-6000, Boston, Massachusetts.

If the amount of the check is insufficient, the Commissioner is hereby authorized to charge any additional fees to the undersigned's deposit account no. 50-0311. Please reference Attorney Docket No. 21866-013.

Respectfully submitted,

Carol H. Peters
Registration No. 45,010
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Date: July 17, 2001
Attorney Docket No.: 21866-013

PATENT APPLICATION
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APPLICANT(S): Richard O'Connell

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**NEW NONPROVISIONAL APPLICATION
PURSUANT TO 37 C.F.R. 1.53(b)**

This application claims priority under 35 U.S.C. §119(e) to United States provisional patent application serial No. 60/218,590, filed on July 17, 2000, incorporated herein by reference.

1. This is a request for filing a new nonprovisional application under 37 C.F.R. 1.53(b) entitled

SYSTEM AND METHODS OF VALIDATING AN AUTHORIZED USER OF A PAYMENT CARD AND AUTHORIZATION OF A PAYMENT CARD TRANSACTION

2. Specification (34 pages); Claims (5 pages); Abstract (1 page)
3. Drawings - Number of Sheets 23 (Figs. 1-19)
 Formal
 Informal
4. Declaration and Power of Attorney
 Unsigned
 Signed
5. Information Disclosure Statement (IDS)
 Copy of IDS and PTO-1449 (X pages)
 Copies of references cited
6. Assignment Papers
 Recordation Form Cover Sheet (PTO-1595)
 Assignment Document

7. Fee Calculation

CLAIMS AS FILED					
Claims	Number Filed	Basic Fee Allowance	Number Extra	Rate	Basic Fee 37 C.F.R. 1.16(a) \$710.00
Total Claims (37 C.F.R. 1.16(c))	30	- 20 =	10	\$ 18.00	180.00
Independent Claims (37 C.F.R. 1.16(b))	3	- 3 =	0	\$ 78.00	.00
Multiple Dependent Claim(s), if any (37 C.F.R. 1.16(d))	0		8	\$260.00	.00
Reduction by 50% for filing by small entity:					<u>\$445.00</u>
				TOTAL FEE	\$ 445.00

8. Statement Claiming Small Entity Status

Claiming Small Entity as Independent Inventor (37 C.F.R. §1.9(f) & 1.27(b)).

Claiming Small Entity as Small Business Concern (37 C.F.R. §1.9(f) & .27(c)).

Claiming Small Entity as Nonprofit Organization (37 C.F.R. §1.9(f) & .27(d)).

9. A check in the amount of \$445.00 is enclosed.

10. The Commissioner is hereby authorized to credit overpayments or charge the following fees to Deposit Account No. 50-0311, Ref. 21866-013

Fees required under (37 C.F.R. §1.16).

Fees required under (37 C.F.R. §1.17).

Fees required under (37 C.F.R. §1.18).

11. Return Receipt Postcard Enclosed.

Respectfully submitted,



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Date: July 17, 2001